

Information to identify the case:

Debtor 1	Monica Renee Myers	Social Security number or ITIN	xxx-xx-8710
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Virginia		Date case filed for chapter	7 12/6/18
Case number: 18-36161-KLP			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Monica Renee Myers	
2. All other names used in the last 8 years		
3. Address	P.O. Box 749 Bowling Green, VA 22427	
4. Debtor's attorney Name and address	Dale E. Adams Dale E. Adams, Attorney 1301 Princess Anne St Fredericksburg, VA 22401	Contact phone (540) 371-5101 Email: deadamslaw@hotmail.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 415 E. Atlantic Street South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: December 7, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 15, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Monica Renee Myers
 Debtor

Case No. 18-36161-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: 309A

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db
 14636905 +Monica Renee Myers, P.O. Box 749, Bowling Green, VA 22427-0749
 14636907 +& Farnham, LLP, 235 Peachtree St. NE, Suite 1900, Atlanta, GA 30303-1417
 14636909 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
 14636910 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 14636911 +Berkley Vacation Resorts, 2626 E. Oakland Park Blvd., Fort Lauderdale, FL 33306-1668
 14636913 Brookwood Loans, Of Virginia, Llc, Alpharetta, GA 30005-0000
 14636915 Cash 2 U, 5151 Plank Road, Fredericksburg, VA 22407-0000
 14636918 +Central Credit Services, PO Box 390916, Minneapolis, MN 55439-0911
 14636921 +Info 24/7, 100 Oceanside Dr., Nashville, TN 37204-2351
 14636922 +Loan Smith, 621 Medicine Way Ste. 2, Ukiah, CA 95482-8136
 14636924 +Radius, PO Box 390846, Minneapolis, MN 55439-0846
 14636925 +Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
 14636928 +Title Max, 3405 Plank Road, Fredericksburg, VA 22407-4959
 14638182 +US Attorney, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4622
 14636929 +US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860,
 Madison, WI 53707-7860
 14636923 +nhcash.com, LLC, 169 South River Road, Suite 19, Bedford, NH 03110-6934

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: deadamslaw@hotmail.com Dec 08 2018 03:48:55 Dale E. Adams,
 Dale E. Adams, Attorney, 1301 Princess Anne St, Fredericksburg, VA 22401
 tr +E-mail/Text: brobinson@iq7technology.com Dec 08 2018 03:51:11 Bruce E. Robinson,
 P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701
 14636906 +Fax: 864-336-7400 Dec 08 2018 05:19:11 Advance America, 3940 Plank Rd Ste X,
 Fredericksburg, VA 22407-6874
 14636908 +E-mail/Text: bk@avant.com Dec 08 2018 03:50:56 Avant, Attn: Bankruptcy, PO Box 9183380,
 Chicago, IL 60691-3380
 14636912 +EDI: CAPITALONE.COM Dec 08 2018 08:34:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14636914 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Dec 08 2018 03:49:13 Cashnet USA,
 175 West Jackson, Ste. 1000, Chicago, IL 60604-2863
 14636917 +EDI: AMINFOFP.COM Dec 08 2018 08:33:00 First Premier Bank, Attn: Bankruptcy,
 PO Box 5524, Sioux Falls, SD 57117-5524
 14636919 +EDI: CBSKOHLS.COM Dec 08 2018 08:33:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
 Milwaukee, WI 53201-3120
 14636920 +E-mail/Text: bankruptcy@moneylion.com Dec 08 2018 03:50:59 Lion Loans, PO Box 1547,
 Sandy, UT 84091-1547
 14636922 +E-mail/Text: electronicbkdocs@nelnet.net Dec 08 2018 03:49:50 Nelnnet Loans, Attn: Claims,
 PO Box 82505, Lincoln, NE 68501-2505
 14636904 +E-mail/Text: ustpreion04.rh.ecf@usdoj.gov Dec 08 2018 03:49:41 Office of the US Trustee,
 600 East Main St, Ste 301, Richmond, VA 23219-2430
 14636926 +E-mail/Text: bankruptcy@speedyinc.com Dec 08 2018 03:49:26 Speedy Cash, PO Box 101928,
 Birmingham, AL 35210-6928
 14636927 +EDI: RMSC.COM Dec 08 2018 08:34:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 14636930 +EDI: WFFC.COM Dec 08 2018 08:34:00 Wells Fargo, Bankruptcy Department, PO Box 7648,
 Boise, ID 83707-1648
 14636931 +E-mail/Text: admin@rosebudlending.com Dec 08 2018 03:51:08 Zoca Loans, PO Box 1147,
 Mission, SD 57555-1147

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14636916 ##+Check Into Cash, 2225 Plank Road, Fredericksburg, VA 22401-5226

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: baumgartn
Form ID: 309A

Page 2 of 2
Total Noticed: 31

Date Rcvd: Dec 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;brobinson@ecf.epiqsystems.com
Dale E. Adams on behalf of Debtor Monica Renee Myers deadamslaw@hotmail.com,
dalecourtstuff@gmail.com;r40244@notify.bestcase.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3